

**Aflac Group Accident Advantage Insurance
Open Enrollment FAQ
April 7, 2015**

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I. General Information

When can I enroll in this program?

Employees and their spouses will be allowed to make a coverage election during the Initial Enrollment Period, May 11 through May 28, 2015. After May 28, 2015, newly hired and newly benefit-eligible employees and their spouses are able to apply within 60 days of becoming eligible for benefits.

Employees and their spouses will be allowed to apply each year during the annual open enrollment period. Anyone who does not elect coverage during their initial enrollment period and wishes to make an election during a subsequent annual enrollment period will be considered a Late Enrollee and will not have an opportunity to enroll until that time.

When will payroll deductions start?

Payroll deductions will start the first payroll period in which coverage becomes effective. If you apply during the initial open enrollment period, your deductions will begin July 24, 2015 and for employees who are paid 22 times per year your initial deduction will be July 10 and will include premiums for July and August coverage.

What is guaranteed-issue coverage?

Guaranteed-issue means you are guaranteed coverage without having to submit proof of you/your spouse's good health and without having to answer health questions.

Can I continue coverage if I retire or leave?

Yes. One of the advantages of this program is that you can take your insurance with you if you leave employment. Please refer to the sample Certificate of Insurance on the www.delaware.hrntouch.com and Section IV of this document regarding portability.

When will my coverage become effective?

For open enrollment your coverage becomes effective July 1. Coverage becomes effective provided you do not terminate employment prior to the first premium deduction.

How and when will I know if my requested coverage is approved?

Within 2 weeks after your annual open enrollment period ends, you will receive a Certificate of Insurance which will describe the plan features. Your employer will be notified of the premium amount to withhold from your pay.

What happens to my coverage when I travel outside of the United States?

Because your coverage doesn't have travel exclusions, your Aflac Accident plan remains intact when you visit other countries as long as:

- You still reside in the United States, and
- Your employer's group plan remains active. (If your employer cancels the group plan, all coverage issued under that plan will terminate as well. This includes coverage for current employees, former employees, and dependents.

Please read your certificate of coverage carefully, and call Aflac toll-free at 1-800-433-3036 if you have any questions about your coverage.

Please remember that Aflac can only process claims that are presented in U.S. dollars and payable benefits will be in U.S. dollars.

II. Eligibility**Who is eligible to apply for this coverage?**

An actively-at-work, benefit eligible permanent full-time employee who works 30 hours or more per week or 130 hours monthly, or other benefit eligible employees who work less than 30 hours and are pension- eligible.

If an employee is eligible, his spouse is eligible for coverage and all children of the insured who are younger than 26 years of age are eligible. Casual and Seasonal employees, substitutes and temporary workers are not eligible to participate.

How do I sign up my new spouse?

To add your spouse, you must have existing coverage. Your spouse must not be currently disabled or unable to work. The benefit plan you elect for your spouse must be the same benefit plan elected by the employee.

If my Spouse and I are both employees can we elect the coverage amount as both employee and as a spouse?

No. An employee should not be covered under both his/her own and his/her spouse's plan.

What does it mean to be actively-at-work?

Actively- at- work means you are not on a leave of absence, including family and medical leave. Employees on leave of absence are not eligible to apply until they return to work.

If I am on Leave of Absence, when can I apply? If you are on unpaid leave of absence during the initial enrollment period, you can apply for yourself, your spouse, and your dependent children within 31 days of returning to actively at work status. You will also have an opportunity to apply during the next Annual Open Enrollment. Please see Section V of this document for details about going on unpaid leave after you have enrolled.

Do I have to be actively at work for my spouse or children to be eligible to enroll?

Yes. You must be actively at work for your spouse and children to be eligible to enroll.

If my spouse is hospitalized during my enrollment period, when will be the next opportunity to add him/her?

A spouse returning from hospitalization will be given an opportunity to elect coverage at the next annual enrollment.

III. Applying for Coverage

How do I apply for myself, my spouse and children?

- (1) If applying during the initial open enrollment period, you may enroll at www.delaware.hrntouch.com. If you do not apply during the initial enrollment period you will have an opportunity to apply during annual enrollment next year.
- (2) If you are a new hire and would like to apply for coverage for yourself and your spouse you can enroll at www.delaware.hrntouch.com within 60 days of hire.
- (3) If you are already enrolled in Aflac Group Accident Advantage and become married or have a new child, you have 30 days from the event to apply for coverage for them. You must be enrolled in Aflac Group Accident Advantage prior to the event to add family members to your coverage.

IV. Coverage Specifics

Will I be able to increase/decrease coverage after I elect coverage?

Yes. Until the end of the open enrollment period you may change your plan election of Low or High, as well as change coverage of family members. Once open enrollment has ended, however, you may not change plans. You may cancel coverage or remove family members from coverage by contacting Aflac Group Customer service at 1-800-433-3036, 8:00 am to 8:00 pm Eastern Time or by submitting the Service Request Form from www.delaware.hrntouch.com

Will I still have coverage after I receive a benefit payment?

Yes. There is no limit to the number of claims you can file under the accident plan.

Once I have coverage, can I collect benefits right away?

Once coverage is effective, you must be enrolled and pay for coverage before Aflac will pay benefits for a covered accident. For a covered accident which occurs after you enroll, you may file a claim and have it reviewed for benefits, but claims payment will pend until after your premium is received at Aflac Group.

If I terminate employment what happens to coverage for me and my spouse?

Upon termination of employment, you and your covered spouse/children will have the option of continuing coverage on a direct-pay basis through the Aflac portability process. You must contact Aflac Group Customer Service at 1-800-433-3036, 8:00 am to 8:00 pm Eastern Time to request to continue coverage after termination of employment.

What is Portability?

Portability means that when coverage would otherwise terminate under this plan because you end employment, you may elect to continue coverage. The coverage that may be continued is that which you had on the date your employment terminated, including spouse/children coverage then in effect. You must apply to us in writing within 31 days after the date that the insurance would terminate. Coverage will cease on the earliest of these dates: the date you fail to pay any required premium or the date the group master policy is terminated. Coverage may not be continued if you fail to pay any required premium or the group master policy terminates. Premium for ported coverage is paid directly by you.

V. Premiums/Rates**How much does coverage cost?**

Premiums vary depending on the member(s) of your family who are covered. Your payroll deductions will be within a few pennies of the premium displayed at time of enrollment due to rounding. If you are paid 22 times per year, during certain pay cycles your deductions will be multiplied as occurs with your other benefits.

Do my rates change if my health declines?

No. Rates do not change based on the status of your health.

How long do I have to pay premiums?

You pay premiums as long as the coverage is in force, even after you file a claim.

Will I have to continue to pay premiums if I become disabled or am on a leave of absence?

Yes. You will be required to continue paying premiums if you become disabled or are on an unpaid leave absence to be covered under the Accident Insurance plan. Just contact Aflac Group Customer Service at 1-800-433-3036, 8:00 am to 8 pm Eastern Time within 31 days of your event and they will send you information regarding making premium payments directly to them. If you do not make arrangements to continue premium payments within 90 days of going on unpaid leave, and return to premium deduction during that time period, you will experience a gap in coverage for the unpaid period. However, if your unpaid leave extends more than 90 days your coverage will lapse if no premiums are paid and you will not be eligible to re-apply until the next annual open enrollment.

VI. Claims**What do I need to do to file a claim?**

You must submit a claim form completed by you and your physician, along with supporting documentation of treatment, diagnoses, procedures, and charges if required. You will receive claim forms with your certificate of insurance after the coverage effective date. A link to claim forms is located on www.delaware.hrintouch.com. Or, you can also contact the Aflac customer service at 1-800-433-3036, Monday – Friday, 8:00 am to 8:00 pm Eastern Time to request these forms.

Can my surviving spouse or surviving family members file a claim if I die from an Accident?

Yes. The benefit would be payable to the beneficiary of the plan that you designated during the enrollment process.

This is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. Information in this document is subject to the terms, conditions, and limitations of Policy Series CAI2800.

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